



**pennsylvania**  
DEPARTMENT OF COMMUNITY  
& ECONOMIC DEVELOPMENT

# RESOURCES FOR DIVERSE BUSINESSES

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## PA DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT (DCED)

**DCED encourages the shared prosperity of all Pennsylvanians by supporting good stewardship and sustainable development initiatives across the state.**

Driven by the needs of Pennsylvania's residents, the agency acts as an advisor and advocate to provide strategic technical assistance, training, and financial resources to help communities and industries flourish.

## HELPING BUSINESSES GROW AND THRIVE

**In Pennsylvania, our diversity is one of our greatest strengths. As a business owner, no matter your background, where you live, or how you look, you belong in Pennsylvania.**

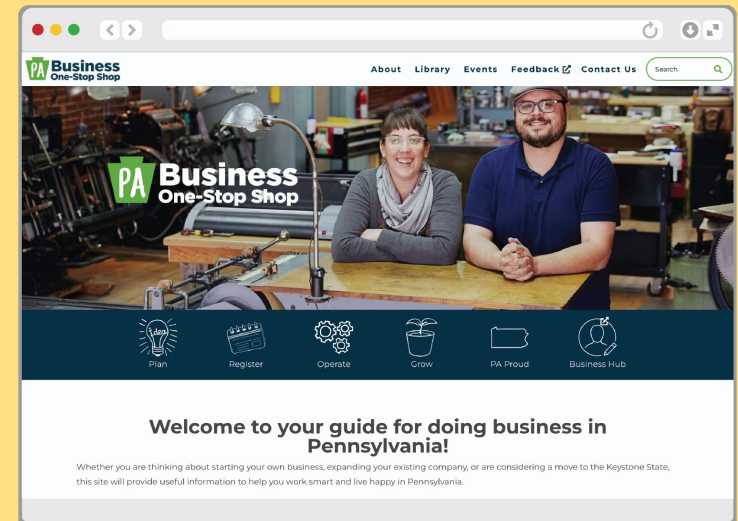
To support the rich diversity of our business environment, DCED helps businesses of all sizes grow and prosper. From funding assistance to skills training and technical assistance, DCED has you covered.



# BUSINESS SERVICES

# PA BUSINESS ONE-STOP SHOP

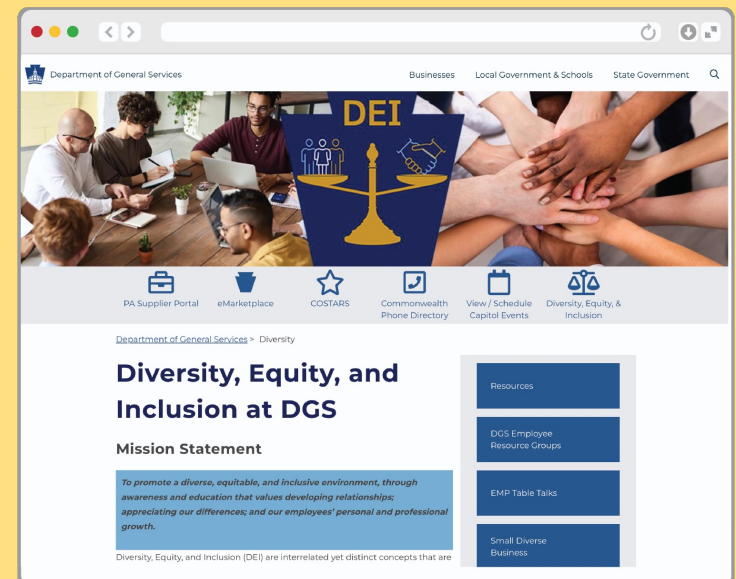
- The PA Business One-Stop Shop can guide businesses through all stages of development — from planning and startup to operating and expanding.
- The One-Stop Shop offers dedicated resources and assistance for diverse businesses (including minority-owned, women-owned, and veteran-owned businesses), **including how to register as a small diverse business**, and training and best practices on important business topics including eCommerce.
- The One-Stop Shop can also help connect you with specific opportunities and partner networks for one-on-one counseling, training, and business assistance.



**MORE INFO**  
[business.pa.gov](https://business.pa.gov)

# STATE CONTRACTING & PROCUREMENT

- The PA Department of General Services offers many contracting and procurement opportunities throughout the year.
- If you're interested in competing for these contracts, there are benefits to registering as a small diverse business contractor.



# EXPORT ASSISTANCE



- The PA Office of International Business Development offers export counseling and technical support to help businesses grow their international sales.
- The office also helps businesses learn what it takes to be export-ready – with an international trade guide, a guide to exporting, an export business planner, and a trade assistance video library.



## **BUSINESS/ INDUSTRY**

Wide variety of industries

## **ASSISTANCE** Technical

**MORE INFO**  
[dced.pa.gov/export](https://dced.pa.gov/export)

# PARTNERS FOR REGIONAL ECONOMIC PERFORMANCE (PREP)



- PREP is Pennsylvania's network of business assistance partners designed to help companies start, grow, and thrive.
- PREP's one-on-one counseling, specialized workshops, online training and financial incentives make it one of the most respected networks in the nation.



## **BUSINESS/ INDUSTRY**

Entrepreneurs and established businesses across many industries

## **ASSISTANCE**

Technical

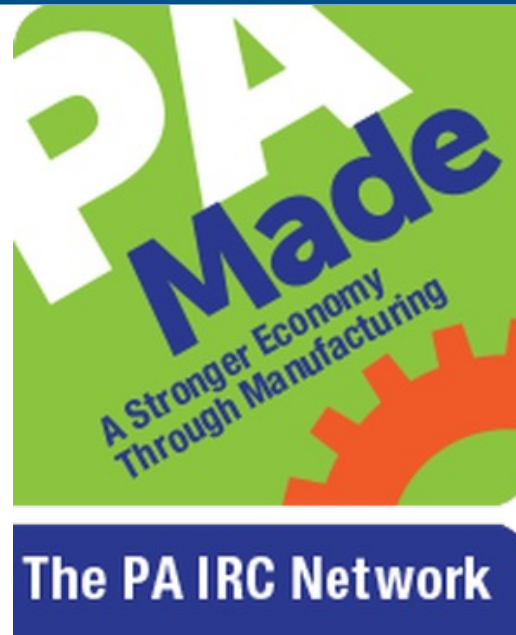
## **MORE INFO**

[dced.pa.gov/prep](https://dced.pa.gov/prep)



## INDUSTRIAL RESOURCE CENTERS (IRCS)

- The IRCs provide technical assistance to the manufacturing sector by assisting companies with improved bottom line strategies, enhancing their productivity, eliminating waste, and more.
- They help manufacturers with new and improved products, market differentiation, and workforce development strategies.



**BUSINESS/  
INDUSTRY**  
Manufacturing

**ASSISTANCE**  
Technical

**MORE INFO**  
[pamade.org](http://pamade.org)

# BEN FRANKLIN TECHNOLOGY PARTNERS (BFTP)



*Investing in Pennsylvania's Future*

- The BFTPs provide both early-stage, technology-based firms and established manufacturers with funding, business and technical expertise, and access to a network of innovative, expert resources.



## **BUSINESS/ INDUSTRY**

Technology  
companies

## **ASSISTANCE**

Technical and  
financial

## **MORE INFO**

[benfranklin.org](http://benfranklin.org)

# LIFE SCIENCES GREENHOUSES (LSG)

## PENNSYLVANIA LIFE SCIENCES GREENHOUSE INITIATIVE

| New Companies | Additional Capital | More Jobs | Life-Saving Technologies | Contact | News |

### SECTOR-SPECIFIC EXPERTISE

- The LSGs support new life sciences companies with critical early-stage funding and sector-specific business expertise.
- The Greenhouses support the formation of new companies, job creation, attracting additional capital to the commonwealth, and helping life-saving technologies reach patients.



#### **BUSINESS/ INDUSTRY**

Life science  
companies

#### **ASSISTANCE**

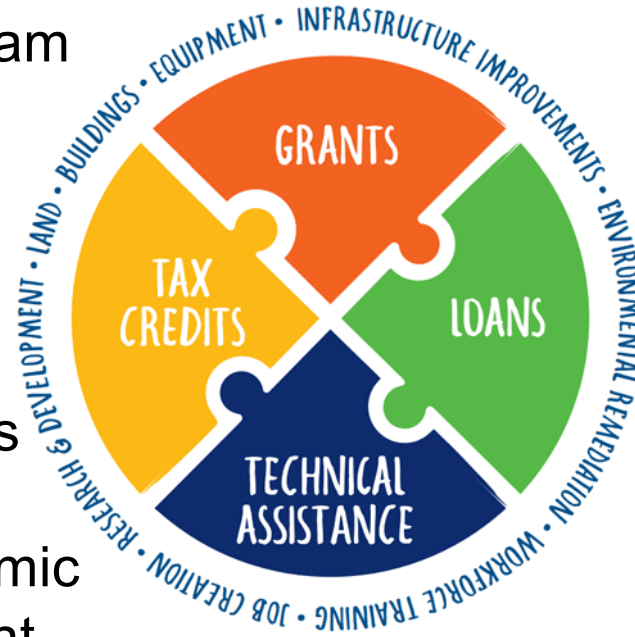
Technical and  
financial

#### **MORE INFO**

[palifesciencesgreen  
houseinitiative.com](http://palifesciencesgreenhouseinitiative.com)

# GOVERNOR'S ACTION TEAM (GAT)

- The Governor's Action Team works with businesses on expansion or relocation projects.
- The team can help you find potential site locations and provide research on demographics and economic data, facilitate engagement with state government, stakeholders, and resources as necessary, and assemble an assistance package tailored for your project.



## **BUSINESS/INDUSTRY**

Wide variety of industries (agriculture, manufacturing, hospitality, retail, and more)

## **ASSISTANCE**

Technical and financial

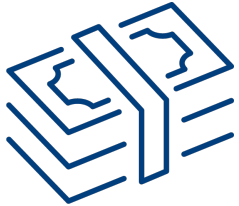
## **MORE INFO**

[dced.pa.gov/gat](http://dced.pa.gov/gat)



# GRANT AND LOAN OPPORTUNITIES

# TYPES OF FUNDING



## **Grant:**

money given to an organization that does not need to be paid back.

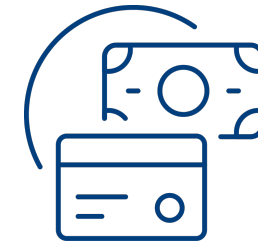
- Grants can either be provided as an upfront payment or as a reimbursement for an eligible expense



## **Loan:**

money given to an organization that will need to be paid back over a set amount of time.

- Loans typically have interest rates that add to the cost of repaying the loan



## **Line of Credit:**

a flexible loan that consists of a defined amount of money that an organization can access **as needed** and repay either immediately or over time.

- Similar to how a credit card works

## DCED PROGRAM FINDER

This presentation includes a sample of some of our most popular grant and loan programs.

For a complete list of DCED funding programs, check out the DCED Program Finder online at **[dced.pa.gov/program](https://dced.pa.gov/program)**.

# PA INDUSTRIAL DEVELOPMENT AUTHORITY (PIDA)



- PIDA provides low-interest loans and lines of credit for land and building acquisitions, construction and renovation costs, machinery and equipment purchases, multi-tenant facility projects, and industrial park projects.
- Businesses apply through local certified economic development organizations (CEDOs).
- Some PIDA funding is specifically reserved for diverse businesses.

## **BUSINESS/INDUSTRY**

Wide variety of industries (agriculture, manufacturing, hospitality, retail, and more)

## **ASSISTANCE**

Loans

Lines of credit

## **MAXIMUM AMOUNT**

\$2.25M for real estate

\$1.5M for machinery & equipment

\$100k in working capital

## **MORE INFO**

[dced.pa.gov/pida](http://dced.pa.gov/pida)



# PA MINORITY BUSINESS DEVELOPMENT AUTHORITY (PMBDA)



- PMBDA is a low-interest loan program designed to stimulate the creation, retention, and expansion of minority-owned businesses and create jobs in Pennsylvania.
- Funds can be used for land and building acquisitions, building construction and renovations, machinery and equipment costs, and working capital costs.
- PMBDA can finance up to 90% of total project costs, or \$250,000, whichever is less.

## **BUSINESS/INDUSTRY**

Any businesses owned and operated by ethnic minorities

## **ASSISTANCE**

Loans

## **MAXIMUM AMOUNT**

\$250,000

## **MORE INFO**

[dced.pa.gov/pmbda](https://dced.pa.gov/pmbda)

# PA COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFIS)



- The PA CDFI Network is a coalition of 17 PA-based community development financial institutions that primarily provide financing options for small businesses.
- The network operates in all 67 counties in the commonwealth to provide the small business community with access to financing and technical assistance.

## **BUSINESS/INDUSTRY**

Small businesses in a wide variety of industries

## **ASSISTANCE**

Contact CDFI

## **MAXIMUM AMOUNT**

Contact CDFI

## **MORE INFO**

[pabusinessgrants.com/pick-a-cdfi](http://pabusinessgrants.com/pick-a-cdfi)

# WORKFORCE AND ECONOMIC DEVELOPMENT NETWORK (WEDNETPA)

2022-23  
TOMORROW'S WORKFORCE — TODAY'S CHALLENGE



- WEDnetPA improves the skill level and productivity of Pennsylvania's workforce to strengthen our business environment.
- Eligible in-state businesses and out-of-state companies relocating to Pennsylvania can apply to WEDnetPA to receive worker training grant funds which can be used for a broad range of training.

## BUSINESS/INDUSTRY

Wide variety of industries (agriculture, manufacturing, hospitality, retail, and more)

## ASSISTANCE

Grant

## MAXIMUM AMOUNT

\$100,000

## MORE INFO

[wednetpa.com](http://wednetpa.com)

# PRE-APPRENTICESHIP AND APPRENTICESHIP GRANT PROGRAM



- The Pre-Apprentice and Apprenticeship Grant Program supports registered apprenticeship programs.
- Grant funds can be used by employers to cover expenses related to instruction that complements on-the-job learning.

## **BUSINESS/INDUSTRY**

Wide variety of industries  
(manufacturing, health care, information technology, and more)

## **ASSISTANCE**

Grant

## **MAXIMUM AMOUNT**

\$45,000 for a three-year period (\$15,000 per year)

## **MORE INFO**

[dced.pa.gov/  
apprenticeship](http://dced.pa.gov/apprenticeship)

# MANUFACTURING PA TRAINING-TO-CAREER PROGRAM

- The Manufacturing PA Training-to-Career Grant program helps companies identify and train a skilled workforce for currently open or soon-to-be-open positions.
- It helps engage youth or those with barriers, so they are more aware of career opportunities in manufacturing.
- Grant funds can be used for professional services/consultants, internships, equipment purchase, shop modifications, program development, marketing, domestic travel, and salaries and fringes.



## BUSINESS/INDUSTRY

Manufacturing

## ASSISTANCE

Grant

## MAXIMUM AMOUNT

\$200,000

## MORE INFO

[dced.pa.gov/pamtcg](http://dced.pa.gov/pamtcg)

# SMALL BUSINESS DEVELOPMENT CENTERS (SBDCS)

- The SBDCs provide entrepreneurs and small business owners with the knowledge needed to make smart decisions in all 67 Pennsylvania counties.
- They offer resources like strategic planning, marketing, capital acquisition, environmental management, financial management, targeted assistance, technology assistance, and industry-specific guidance.



*Supported by the Widener University  
SBDC, Autocare Mobile Services  
Celebrates Grand Opening*



## **BUSINESS/ INDUSTRY**

Small businesses  
in a wide variety of  
industries

## **ASSISTANCE**

Technical and  
financial

## **MORE INFO**

[pasbdc.org](http://pasbdc.org)

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